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| FORM PTO/SB/08A (REV. 10-96) | | U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE | | <i>Complete if Known</i> | |
| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets necessary) | | | | Application Number | 09/804,667 |
| | | | | Filing Date | March 12, 2001 |
| | | | | First Named Inventor | Jeffrey K. Dellinger, et al. |
| | | | | Group Art Unit | Unknown |
| | | | | Examiner Name | Unknown |
| | | | | Attorney Docket Number | 37168/82320 |
| Sheet | 1 | of | 3 | | |

U.S. PATENT DOCUMENTS

| *Examiner Initials | Cite No. ¹ | U.S. Patent Document | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
|-----------------------|--------------------------|----------------------|--------------------------------------|--|--|---|
| | | Number | Kind Code ² (if known) | | | |
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| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM- DD-YYYY | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
|-----------------------|--------------------------|-------------------------|---------------------|--------------------------------------|--|---|--|----------------|
| | | Office ³ | Number ⁴ | Kind Code ⁵ (if known) | | | | |
| | A.K | | | | | | | |
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| | A.M | | | | | | | |
| | A.N | | | | | | | |
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|----------|-----------------------------|----------------|----------|
| EXAMINER | <i>Josephine W. Hershle</i> | NOT CONSIDERED | 03/14/06 |
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*EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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Sheet

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of

3

Application Number

09/804,667

Filing Date

March 12, 2001

First Named Inventor

Jeffrey K. Dellinger, et al.

Group Art Unit

Unknown

Examiner Name

Unknown

Attorney Docket Number

37168/82320

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|-----------------------|--------------------------|----------------------|--------------------------------------|--|--|---|
| | | Number | Kind Code ² (if known) | | | |
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| <i>gjb</i> | B.D | 6,064,969 | | Haskins | 5-16-2000 | |
| <i>gjb</i> | B.E | 6,064,983 | | Kochler | 5-16-2000 | |
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| | B.J | | | | | |

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| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM- DD-YYYY | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
|-----------------------|--------------------------|-------------------------|---------------------|--------------------------------------|--|---|--|----------------|
| | | Office ³ | Number ⁴ | Kind Code ⁵ (if known) | | | | |
| | B.K | | | | | | | |
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EXAMINER

Deborah W. Thiemel

DATE CONSIDERED

03/14/06

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Substitute for form 1449B/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets necessary)

| | |
|----------------------|------------------------------|
| Application Number | 09/804,667 |
| Filing Date | March 12, 2001 |
| First Named Inventor | Jeffrey K. Dellinger, et al. |
| Group Art Unit | Unknown |
| Examiner Name | Unknown |

Sheet 3 of 3

Attorney Docket Number 37168/82320

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|--------------------|-----------------------|---|----------------|
| JN/S | D.A | AnnuiSHARE™ Consumer Brochure, Version 1.20, 4/6/99; Cover: <u>AnnuiSHARE™ Lifetime Income Annuity; SHAREways to an enhanced and secure future in retirement</u> ; (see inside cover, pages 3-6, inside back cover and back cover). | |
| JN/S | D.B | <i>The Mechanics of Variable Annuitization</i> ; by Jeffrey K. Dellinger, FSA, MAAA; 9/94; Published in VARDS "Executive Series" | |
| JN/S | D.C | Internal Revenue Service Private Letter Ruling 9237030, June 16, 1992 [Code Sec. 72] | |
| | D.D | | |
| | D.E | | |
| | D.F | | |
| | D.G | | |
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| EXAMINER | JN/S Greimel | DATE CONSIDERED | 03/14/06 |
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U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEINFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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Sheet 1 of 3

Complete if Known

| | |
|------------------------|--------------------|
| Application Number | 09/804667 |
| Filing Date | March 12, 2001 |
| First Named Inventor | Schwartz, Denis G. |
| Group Art Unit | Unknown |
| Examiner Name | Unknown |
| Attorney Docket Number | 37168/82320 |

U.S. PATENT DOCUMENTS

| *Examiner Initials | Cite No. | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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| | | Number-Kind Code ² (if known) | | | |
| <i>[Handwritten initials]</i> | A.1 | 6,275,807 | 08-2001 | Schirripa, Felix | |
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| <i>[Handwritten initials]</i> | A.9 | 5,644,727 | 07-1997 | Atkins, Charles Agee | |
| <i>[Handwritten initials]</i> | A.10 | 4,742,457 | 05-1988 | Leon et al. | |
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| | A.12 | | | | |
| | A.13 | | | | |
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PAGE 3/25 * RCVD AT 10/13/2005 2:41:34 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-6/0 * DNIS:8729308 * CSID: * DURATION (mm-ss):08-18

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| U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) | Complete if Known | |
| | Application Number | 09/804667 |
| | Filing Date | March 12, 2001 |
| | First Named Inventor | Schwartz, Denis G. |
| | Group Art Unit | Unknown |
| | Examiner Name | Unknown |
| Sheet 2 of 3 | Attorney Docket Number | 37168/82320 |

| B FOREIGN PATENT DOCUMENTS | | | | | | |
|----------------------------|-----------------------|---|--------------------------------|--|--|----------------|
| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ² |
| | | Country Code ³ -Number ⁴ -Kind Code ⁵ (if known) | | | | |
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| U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) | Complete if Known | |
| | Application Number | 09/804667 |
| | Filing Date | March 12, 2001 |
| | First Named Inventor | Schwartz, Denis G. |
| | Group Art Unit | Unknown |
| | Examiner Name | Unknown |
| Sheet 3 of 3 | Attorney Docket Number | 37168/82320 |

| C OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS | | | |
|--|-----------------------|---|----------------|
| Examiner Initials* | Cite No. ¹ | Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| JMG | C.1 | Retirement Contribution Analyzer User Guide; Ernst & Young, LLP; October 24, 1997; 19 pages | |
| | C.2 | | |
| | C.3 | | |
| | C.4 | | |
| | C.5 | | |
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| EXAMINER | Jocelyn Kreime | DATE CONSIDERED | 03/14/06 |
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